

## ABSTRACT

A method and system for transferring, evaluating, tracking, and reporting insurance information over a network. The invention includes a database containing individual data fields storing insurance information, including various limits and coverage features for insurance policies. Agents may access the database either locally or across a network to enter insurance policy information for one or more insureds. Each insured is assigned at least one permanent access code and password combination. The insured or a corresponding certificate holder may access and view the insurance information using an access code and password combination. Further, an effective coverage date may be selected, and only insurance information valid as of that date will be displayed. The holder may specify a set of insurance requirements that all insureds in a relationship with the holder must meet. The holder may also create a compliance report and/or exception report in order to easily view a list of all insureds and their coverages, reported by insurance category. The compliance report and exception report may also display whether each insured's coverage meets the holder's requirements.